

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Sabrina Antonia Fortuna
 Debtor

Case No. 16-15594-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db Sabrina Antonia Fortuna, 1222 Ridge Ave, Whitehall, PA 18052-6819
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13772597 Dept Of Ed/Navient, Bpx 9635, Wilkes Barre, PA 18773-0000
 13772599 +First Commonwealth FCU, Box 20450, Lehigh Valley, PA 18002-0450
 13823620 +JPMorgan Chase Bank, NA, c/o Denise Carlon, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13772600 Land Rover Financial Group c/o Chase, PO Box 78074 Box 78074, Phoenix, AZ 85062-8074
 13772603 St Lukes Hospital Allentown Campus, PO Box 8500 Lockbox #8642, Philadelphia, PA 19178-8500
 13772604 St Lukes Hospital Bethlehem Campas, Box 8500 Lockbox 8187, Philadelphia, PA 19178-8500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDAEISENBERG.COM Nov 19 2016 02:08:00 DAVID ALAN EISENBERG,
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951
 smg +E-mail/Text: robertsl2@dnb.com Nov 19 2016 02:29:59 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 19 2016 02:29:30
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 19 2016 02:30:16 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13772592 EDI: TSYS2.COM Nov 19 2016 02:08:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 13772593 EDI: CAUT.COM Nov 19 2016 02:08:00 Chase Auto Finance, PO Box 901076,
 Fort Worth, TX 76101-2076
 13772594 EDI: CHASE.COM Nov 19 2016 02:08:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 13772595 EDI: CHASE.COM Nov 19 2016 02:08:00 Chase Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 13772596 E-mail/Text: bankruptcycollections@citadelbanking.com Nov 19 2016 02:31:17 Citadel FCU,
 520 Eagleview Blvd, Exton, PA 19341-1119
 13772598 +EDI: TSYS2.COM Nov 19 2016 02:08:00 DSNB Macys, PO Box 8218, Mason, OH 45040-8218
 13772601 E-mail/Text: unger@members1st.org Nov 19 2016 02:31:33 Members First FCU, 5000 Louise Dr,
 Mechanicsburg, PA 17055-4899
 13772602 E-mail/Text: electronicbkydocs@nelnet.net Nov 19 2016 02:29:47 Nelnnet, 3015 S Parker Rd,
 Aurora, CO 80014-2904

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2016 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
 DENISE ELIZABETH CARLON on behalf of Creditor JPMORGAN CHASE BANK, N.A.
 bkgroup@kmlawgroup.com
 LYNN E. FELDMAN on behalf of Debtor Sabrina Antonia Fortuna feldmanfiling@rcn.com
 THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Sabrina Antonia Fortuna</u>	Social Security number or ITIN	xxx-xx-7351
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-15594-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sabrina Antonia Fortuna

11/17/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.